

EXHIBIT A

SUPREME COURT OF THE STATE OF NEW YORK, COUNTY OF KINGS
Pooyan Aslani v. Credit One Bank, N.A.

SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF KINGS

Pooyan Aslani,
Plaintiff,
v.
Credit One Bank, N.A.,
Defendant.

Index No.:

SUMMONS

To the Defendant, **Credit One Bank, N.A.:**

You are hereby summoned and required to answer the complaint in this action and to serve a copy of your answer, or, if the complaint is not served with this summons, to serve a notice of appearance on the Plaintiff within **20 days** after the service of this summons, exclusive of the day of service, or within **30 days** after service is complete if this summons is not personally delivered to you within the State of New York.

If you fail to appear or answer, judgment will be taken against you by default for the relief demanded in the complaint.

SUPREME COURT OF THE STATE OF NEW YORK, COUNTY OF KINGS
Pooyan Aslani v. Credit One Bank, N.A.

Dated: 09/08/2024

Pooyan Aslani

935 President Street

Brooklyn, NY 11215

Email: **Pooyanpoly@gmail.com**

Phone: **212-545-9320**

Plaintiff Pro Se

SUPREME COURT OF THE STATE OF NEW YORK, COUNTY OF KINGS
Pooyan Aslani v. Credit One Bank, N.A.

SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF KINGS

Pooyan Aslani,
Plaintiff,
v.
Credit One Bank, N.A.,
Defendant.

Index No.:

COMPLAINT

Plaintiff, **Pooyan Aslani** ("Plaintiff"), by and through the undersigned, files this Complaint against Defendant, **Credit One Bank, N.A.** ("Defendant"), and alleges as follows:

PARTIES

1. Plaintiff, **Pooyan Aslani**, is an individual residing at 935 President Street, Brooklyn, NY 11215.
2. Defendant, **Credit One Bank, N.A.**, is a financial institution with its principal place of business located at 6801 S Cimarron Rd., Las Vegas, NV 89113.

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Pooyan Aslani v. Credit One Bank, N.A.

JURISDICTION AND VENUE

3. This Court has jurisdiction over this action pursuant to New York Civil Practice Law and Rules (CPLR) §§ 301 and 302, as the matters in question involve violations of credit reporting and consumer rights.
4. Venue is proper in this Court pursuant to CPLR § 503 because the events giving rise to the claims occurred within this district, and Defendant conducts substantial business within this district.

FACTUAL BACKGROUND

5. In late 2023, Plaintiff discovered improper charges and mishandling of their credit account by Defendant, including but not limited to unjust fees and erroneous interest charges. A summary of these charges is provided in ****Exhibit A****.
6. Despite Plaintiff making multiple attempts to resolve the issues with Defendant, including payments totaling **\$807.00** toward the account, Defendant continued to assess membership fees, late fees, and interest, culminating in a disputed balance of **\$266.71**. This is further evidenced by Plaintiff’s credit card statements attached as ****Exhibit A****.

SUPREME COURT OF THE STATE OF NEW YORK, COUNTY OF KINGS

Pooyan Aslani v. Credit One Bank, N.A.

7. Plaintiff made several efforts to dispute these charges and requested the closure of the account. Despite these efforts, Defendant failed to properly address Plaintiff's concerns.

8. Defendant has continuously and incorrectly reported Plaintiff's credit account status to credit bureaus, resulting in damage to Plaintiff's credit score.

9. In an attempt to resolve the matter, Plaintiff escalated the complaint to the New York State Attorney General's Office, which attempted to mediate the dispute. A copy of the letter Plaintiff sent to the Attorney General's Office and their response are attached as ****Exhibit B****.

10. Despite the Attorney General's efforts, Defendant refused to issue any refunds or adjustments. The Attorney General's office advised Plaintiff that due to their limited authority, they could not enforce a resolution and recommended pursuing legal action.

CAUSES OF ACTION**COUNT I: BREACH OF CONTRACT**

11. Plaintiff realleges and incorporates by reference all allegations contained in the preceding paragraphs.

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Pooyan Aslani v. Credit One Bank, N.A.

12. Defendant breached its contract with Plaintiff by improperly charging membership fees, late fees, and interest that were not justified or contractually authorized.

COUNT II: VIOLATION OF THE FAIR CREDIT REPORTING ACT (FCRA)

13. Plaintiff realleges and incorporates by reference all allegations contained in the preceding paragraphs.

14. Defendant's continued erroneous reporting of Plaintiff's account to credit bureaus has caused unjustified damage to Plaintiff's credit score, in violation of the Fair Credit Reporting Act, 15 U.S.C. § 1681.

COUNT III: UNJUST ENRICHMENT

15. Plaintiff realleges and incorporates by reference all allegations contained in the preceding paragraphs.

16. By charging improper fees and interest, Defendant has unjustly enriched itself at Plaintiff's expense.

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Pooyan Aslani v. Credit One Bank, N.A.

DAMAGES

17. As a result of Defendant’s actions, Plaintiff has suffered financial losses, damage to their credit score, and emotional distress.
18. Plaintiff seeks compensatory damages in an amount to be determined at trial, including but not limited to the improper fees and interest, damage to Plaintiff's credit score, and any additional financial harm caused by Defendant's conduct.
-

PRAYER FOR RELIEF

WHEREFORE, Plaintiff prays for judgment against Defendant as follows:

1. An order compelling Defendant to remove all improperly charged fees and interest from Plaintiff's account.
 2. Compensation for the damage to Plaintiff’s credit score and any resulting financial losses.
 3. An order compelling Defendant to cease any further reporting of inaccurate information to credit bureaus.
 4. Such other relief as the Court deems just and proper.
-

SUPREME COURT OF THE STATE OF NEW YORK, COUNTY OF KINGS
Pooyan Aslani v. Credit One Bank, N.A.

DATED: 09/08/2024

Respectfully submitted,

Pooyan Aslani

935 President Street

Brooklyn, NY 11215

Email: Pooyanpoly@gmail.com

Phone: **212-545-9320**

Plaintiff Pro Se

****EXHIBIT A****

Bank Statements from November 2023 to May 2024

SUMMARY OF ACCOUNT ACTIVITY		
Previous Balance		\$0.00
Payments	-	\$0.00
Other Credits	-	\$0.00
Purchases	+	\$0.00
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Fees Charged	+	\$95.00
Interest Charged	+	\$0.00
New Balance		\$95.00
Credit Limit		\$600.00
Available Credit		\$505.00
Statement Closing Date		11/09/23
Days in Billing Cycle		30

QUESTIONS?
Call Customer Service or Report
a Lost or Stolen Credit Card 1-877-825-3242
Outside the U.S. Call 1-702-405-2042

Please send billing inquiries and correspondence to:
P.O. Box 98873, Las Vegas, NV 89193-8873

PAYMENT INFORMATION		
New Balance		\$95.00
Past Due Amount		\$0.00
Amount Due This Period		\$30.00
Minimum Payment Due		\$30.00
Payment Due Date		12/05/23
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$39.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.		
For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on the statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	4 month(s)	\$100.00
If you would like a location for credit counseling services, call 1-866-515-5720. Or you may visit www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111 .		

TRANSACTIONS					
Reference Number	Trans Date	Post Date	Description of Transaction or Credit		Amount
Payments, Credits, and Adjustments					
Fees					
F6388009T000CYLAC	11/09	11/09	ANNUAL FEE	12/23 THROUGH 11/24	95.00
TOTAL FEES FOR THIS PERIOD					95.00
Interest Charged					
	11/09	11/09	Interest Charge on Purchases		0.00
	11/09	11/09	Interest Charge on Cash Advances		0.00
TOTAL INTEREST FOR THIS PERIOD					0.00
2023 Totals Year-to-Date					
Total fees charged in 2023				\$95.00	
Total interest charged in 2023				\$0.00	

INTEREST CHARGE CALCULATION				
Your Annual Percentage Rate (APR) is the annual interest rate on your account.				
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge	
Purchases	29.24%(v)	\$0.00	\$0.00	\$0.00
Cash Advances	29.24%(v)	\$0.00	\$0.00	\$0.00
STANDARD BALANCE TRANSFER	29.24%(v)	\$0.00	\$0.00	\$0.00
(v) = Variable Rate				

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Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK.

CreditOne
B A N K
P.O. BOX 98873
LAS VEGAS, NV 89193-8873

For address, telephone and email changes, please complete the reverse side.
Or, update your contact information online at www.CreditOneBank.com.

PAY YOUR BILL ONLINE at CreditOneBank.com
Account Number: 3793 650156 17103
New Balance: \$95.00
Minimum Payment Due: \$30.00
Payment Due Date: 12/05/23

AMOUNT ENCLOSED: \$.

CREDIT ONE BANK
PO BOX 60500
CITY OF INDUSTRY CA 91716-0500

POOYAN ASLANI
1609 10TH AVE
BROOKLYN NY 11215-5905

PAYMENTS: You may pay all or part of your Account balance at any time. However, you must pay, by the Payment Due Date, at least the Minimum Payment Due.

CREDITING PAYMENTS: If we receive your mailed check or money order, in U.S. dollars, with your payment coupon, at the address on the payment coupon, by 5:00 p.m. Pacific Time, it will be credited as of the date of receipt; if it is received after that time it will be credited as of the next day. If it is received at a different address or does not include the payment coupon, there may be a delay of up to 5 days in processing your payment. Please do not send cash or foreign currency. Electronic payments made through our website or through our customer service number, and completed by 5 p.m. Pacific Time will be credited as of that day.

HOW TO AVOID PAYING INTEREST ON PURCHASES: Your due date is at least 24 days after the close of each billing cycle. We will not charge you interest on Purchases if you pay the New Balance by the Payment Due Date each month. This is called a grace period on Purchases. If you do not pay the New Balance in full by the due date, you will not get a grace period on Purchases until you pay the New Balance in full for two billing cycle in a row. We will begin charging interest on Cash Advances on the posting date.

HOW WE CALCULATE INTEREST: We calculate it separately for each balance shown in the Interest Charge Calculation box. We use the “**average daily balance method (including new purchases)**.” To get an average daily balance, we start with the balance from the prior day. (For the first day of the billing cycle, we start with the balance on the last day of your prior billing cycle and subtract any unpaid interest.) Each day, we subtract any new payments and credits, add any new transactions and fees, and make other adjustments. We add up all of the daily balances and divide by the number of days in the billing cycle. We multiply the average daily balance by the monthly periodic rate. Variable rates vary with the market based on the Prime Rate.

CREDIT REPORTING: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit reports. If you think we’ve reported inaccurate information, please write to us at the Customer Service address on your statement.

ANNUAL FEE NOTICE: If your Account has an Annual Fee, it will be charged as according to the Card Agreement. To avoid paying the fee, you must contact us at (877) 825-3242 or give us written notice to close your Account, sent to the address for inquiries shown on the first page of your statement. Your notice must reach us no later than 30-days from when your statement, on which the Annual Fee is imposed, is mailed or delivered. Closed accounts are subject to the Annual Fee as long as an outstanding balance remains on the Account.

IRREGULAR PAYMENTS: Any payment submitted in offer of settlement of a disputed debt, including any item containing a notation such as “paid in full,” and any other item with a restrictive endorsement, must be sent to: Credit One Bank, P.O. Box 95516, Las Vegas, NV 89193-5516. We can accept late payments, partial payments, and checks or other items with restrictive endorsements at any other address without losing any of our rights under this Agreement.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at: Credit One Bank. N.A., P.O. Box 98873, Las Vegas, NV 89193-8873.

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in *writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in *writing* at:

Credit One Bank. N.A., P.O. Box 98873, Las Vegas, NV 89193-8873.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

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Update your contact information online at www.CreditOneBank.com or fill in your address, telephone, and/or email changes below:

Mailing Address

Address Line 2

City

State

Zip

Primary Phone Number†

Secondary Phone Number†

() -

() -

Email Address* †

@

† I authorize Credit One Bank and its agents to contact me at any phone number I provide at any time (including cellular/wireless telephone services), via a live operator, auto-dialer, prerecorded message, text/SMS message, or email. I understand that this authorization may be revoked by providing Credit One Bank with written notice of revocation.

* We may use your email address to contact you about your Account.

ELECTRONIC CHECK CONVERSION: If you pay by check, you authorize us to use information on the check to make a one-time electronic fund transfer from your Account or to process the payment as a check. If a paper check is returned unpaid, we may re-present the returned check by electronic fund transfer. With an electronic fund transfer, funds may be withdrawn from your Account as soon as the day we receive the check. For more information call the Customer Service number on the front.

C55-00068

SUMMARY OF ACCOUNT ACTIVITY		PAYMENT INFORMATION	
Previous Balance	\$95.00	New Balance	\$586.42
Payments	- \$0.00	Past Due Amount	\$30.00
Other Credits	- \$3.50	Amount Due This Period	\$59.00
Purchases	+ \$459.13	Minimum Payment Due	\$89.00
Balance Transfers	+ \$0.00	Payment Due Date	01/05/24
Cash Advances	+ \$0.00	Late Payment Warning:	If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$39.
Fees Charged	+ \$29.00	Minimum Payment Warning:	
Interest Charged	+ \$6.79	If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.	
New Balance	\$586.42	For example:	
Credit Limit	\$600.00	If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on the statement in about...
Available Credit	\$13.00	Only the minimum payment	2 years
Statement Closing Date	12/09/23		\$780.00
Days in Billing Cycle	30	If you would like a location for credit counseling services, call 1-866-515-5720. Or you may visit www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111 .	

QUESTIONS?
Call Customer Service or Report
a Lost or Stolen Credit Card 1-877-825-3242
Outside the U.S. Call 1-702-405-2042
Please send billing inquiries and correspondence to:
P.O. Box 98873, Las Vegas, NV 89193-8873

TRANSACTIONS					
Reference Number	Trans Date	Post Date	Description of Transaction or Credit		Amount
73793KF24E200YGJA	11/27	11/27	GOOGLE *ADS6222596097 CC@GOOGLE.COM CA		350.00
73793KF29AA00YGJA	12/01	12/01	GOOGLE *ADS6222596097 CC@GOOGLE.COM CA		100.13
73793KF29AA00YGJA	12/01	12/01	DOPRAX.COM	COPENHAGEN	9.00
Payments, Credits, and Adjustments					
F638800AH000FR337	12/03	12/03	CREDIT ONE REWARD CREDIT	CREDIT	-3.50
Fees					
	12/09	12/09	LATE FEE		29.00
TOTAL FEES FOR THIS PERIOD					29.00
Interest Charged					
	12/09	12/09	Interest Charge on Purchases		6.79
	12/09	12/09	Interest Charge on Cash Advances		0.00
TOTAL INTEREST FOR THIS PERIOD					6.79
2023 Totals Year-to-Date					
Total fees charged in 2023				\$124.00	
Total interest charged in 2023				\$6.79	

MISSING A PAYMENT CAN HAPPEN BUT GETTING ON
TRACK IS EASY PLEASE PAY ONLINE, ON THE MOBILE
APP, BY MAIL, OR CALL (888) 729-6274 SET UP
ALERTS TO REMIND YOU ABOUT PAYMENTS ONLINE OR
ON OUR MOBILE APP

NOTICE OF CHANGE IN TERMS TO YOUR REWARDS PROGRAM SUPPLEMENT
See the enclosed Notice of Change in Terms ("Notice") for
important changes to your Rewards Program Supplement. If
you are enrolled to receive paperless documents, the Notice
will be placed in the Documents and Statements section of
your online account.

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Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK.

CreditOne
B A N K
P.O. BOX 98873
LAS VEGAS, NV 89193-8873

For address, telephone and email changes,
please complete the reverse side.
Or, update your contact information online
at www.CreditOneBank.com.

PAY YOUR BILL ONLINE at CreditOneBank.com
Account Number: 3793 650156 17103
New Balance: \$586.42
Minimum Payment Due: \$89.00
Payment Due Date: 01/05/24

AMOUNT ENCLOSED: \$.

CREDIT ONE BANK
PO BOX 60500
CITY OF INDUSTRY CA 91716-0500

POOYAN ASLANI
1609 10TH AVE
BROOKLYN NY 11215-5905

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	29.24%(v)	\$278.58	\$6.79
Cash Advances	29.24%(v)	\$0.00	\$0.00
STANDARD BALANCE TRANSFER	29.24%(v)	\$0.00	\$0.00
(v) = Variable Rate			

PAYMENTS: You may pay all or part of your Account balance at any time. However, you must pay, by the Payment Due Date, at least the Minimum Payment Due.

CREDITING PAYMENTS: If we receive your mailed check or money order, in U.S. dollars, with your payment coupon, at the address on the payment coupon, by 5:00 p.m. Pacific Time, it will be credited as of the date of receipt; if it is received after that time it will be credited as of the next day. If it is received at a different address or does not include the payment coupon, there may be a delay of up to 5 days in processing your payment. Please do not send cash or foreign currency. Electronic payments made through our website or through our customer service number, and completed by 5 p.m. Pacific Time will be credited as of that day.

HOW TO AVOID PAYING INTEREST ON PURCHASES: Your due date is at least 24 days after the close of each billing cycle. We will not charge you interest on Purchases if you pay the New Balance by the Payment Due Date each month. This is called a grace period on Purchases. If you do not pay the New Balance in full by the due date, you will not get a grace period on Purchases until you pay the New Balance in full for two billing cycle in a row. We will begin charging interest on Cash Advances on the posting date.

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CREDIT REPORTING: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit reports. If you think we’ve reported inaccurate information, please write to us at the Customer Service address on your statement.

ANNUAL FEE NOTICE: If your Account has an Annual Fee, it will be charged as according to the Card Agreement. To avoid paying the fee, you must contact us at (877) 825-3242 or give us written notice to close your Account, sent to the address for inquiries shown on the first page of your statement. Your notice must reach us no later than 30-days from when your statement, on which the Annual Fee is imposed, is mailed or delivered. Closed accounts are subject to the Annual Fee as long as an outstanding balance remains on the Account.

IRREGULAR PAYMENTS: Any payment submitted in offer of settlement of a disputed debt, including any item containing a notation such as “paid in full,” and any other item with a restrictive endorsement, must be sent to: Credit One Bank, P.O. Box 95516, Las Vegas, NV 89193-5516. We can accept late payments, partial payments, and checks or other items with restrictive endorsements at any other address without losing any of our rights under this Agreement.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at: Credit One Bank. N.A., P.O. Box 98873, Las Vegas, NV 89193-8873.

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in *writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

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- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in *writing* at:

Credit One Bank. N.A., P.O. Box 98873, Las Vegas, NV 89193-8873.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

O1GQ5385 - 4 - 09/17/18

Update your contact information online at www.CreditOneBank.com or fill in your address, telephone, and/or email changes below:

Mailing Address

Address Line 2

City

State

Zip

Primary Phone Number†

Secondary Phone Number†

() -

() -

Email Address* †

@

† I authorize Credit One Bank and its agents to contact me at any phone number I provide at any time (including cellular/wireless telephone services), via a live operator, auto-dialer, prerecorded message, text/SMS message, or email. I understand that this authorization may be revoked by providing Credit One Bank with written notice of revocation.

* We may use your email address to contact you about your Account.

ELECTRONIC CHECK CONVERSION: If you pay by check, you authorize us to use information on the check to make a one-time electronic fund transfer from your Account or to process the payment as a check. If a paper check is returned unpaid, we may re-present the returned check by electronic fund transfer. With an electronic fund transfer, funds may be withdrawn from your Account as soon as the day we receive the check. For more information call the Customer Service number on the front.

C55-00068

SUMMARY OF ACCOUNT ACTIVITY		
Previous Balance		\$586.42
Payments	-	\$462.00
Other Credits	-	\$1.09
Purchases	+	\$356.19
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Fees Charged	+	\$0.00
Interest Charged	+	\$9.48
New Balance		\$489.00
Credit Limit		\$600.00
Available Credit		\$0.00
Statement Closing Date		01/09/24
Days in Billing Cycle		31

QUESTIONS?
Call Customer Service or Report
a Lost or Stolen Credit Card 1-877-825-3242
Outside the U.S. Call 1-702-405-2042

Please send billing inquiries and correspondence to:
P.O. Box 98873, Las Vegas, NV 89193-8873

PAYMENT INFORMATION		
New Balance		\$489.00
Past Due Amount		\$0.00
Amount Due This Period		\$30.00
Minimum Payment Due		\$30.00
Payment Due Date		02/05/24
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$39.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.		
For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on the statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	21 month(s)	\$630.00
If you would like a location for credit counseling services, call 1-866-515-5720. Or you may visit www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111 .		

TRANSACTIONS					
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount	
73793KFNJPJ00YGJA	01/01	01/01	GOOGLE*ADS6222596097 GOOGCC GOOGLE.COM	356.19	
Payments, Credits, and Adjustments					
P6388036QBT00004N	12/21	12/21	INTERNET PAYMENT LAS VEGAS NV	-462.00	
F638800CM000FR005	01/05	01/05	CREDIT ONE REWARD CREDIT CREDIT	-1.09	
Fees					
TOTAL FEES FOR THIS PERIOD				0.00	
Interest Charged					
	01/09	01/09	Interest Charge on Purchases	9.48	
	01/09	01/09	Interest Charge on Cash Advances	0.00	
TOTAL INTEREST FOR THIS PERIOD				9.48	
2024 Totals Year-to-Date					
Total fees charged in 2024				\$0.00	
Total interest charged in 2024				\$9.48	

Your account is currently closed.

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	29.24%(v)	\$389.18	\$9.48
Cash Advances	29.24%(v)	\$0.00	\$0.00
STANDARD BALANCE TRANSFER	29.24%(v)	\$0.00	\$0.00
(v) = Variable Rate			

5385 JBH 001 7 9 240109 0 C PAGE 1 of 1 2 0 6388 6500 A312 O1GQ5385

Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK.

 P.O. BOX 98873
LAS VEGAS, NV 89193-8873

For address, telephone and email changes, please complete the reverse side.
Or, update your contact information online at www.CreditOneBank.com.

PAY YOUR BILL ONLINE at CreditOneBank.com
Account Number: 3793 650156 17103
New Balance: \$489.00
Minimum Payment Due: \$30.00
Payment Due Date: 02/05/24

AMOUNT ENCLOSED: \$

CREDIT ONE BANK
PO BOX 60500
CITY OF INDUSTRY CA 91716-0500

POOYAN ASLANI
1609 10TH AVE
BROOKLYN NY 11215-5905

PAYMENTS: You may pay all or part of your Account balance at any time. However, you must pay, by the Payment Due Date, at least the Minimum Payment Due.

CREDITING PAYMENTS: If we receive your mailed check or money order, in U.S. dollars, with your payment coupon, at the address on the payment coupon, by 5:00 p.m. Pacific Time, it will be credited as of the date of receipt; if it is received after that time it will be credited as of the next day. If it is received at a different address or does not include the payment coupon, there may be a delay of up to 5 days in processing your payment. Please do not send cash or foreign currency. Electronic payments made through our website or through our customer service number, and completed by 5 p.m. Pacific Time will be credited as of that day.

HOW TO AVOID PAYING INTEREST ON PURCHASES: Your due date is at least 24 days after the close of each billing cycle. We will not charge you interest on Purchases if you pay the New Balance by the Payment Due Date each month. This is called a grace period on Purchases. If you do not pay the New Balance in full by the due date, you will not get a grace period on Purchases until you pay the New Balance in full for two billing cycle in a row. We will begin charging interest on Cash Advances on the posting date.

HOW WE CALCULATE INTEREST: We calculate it separately for each balance shown in the Interest Charge Calculation box. We use the “**average daily balance method (including new purchases).**” To get an average daily balance, we start with the balance from the prior day. (For the first day of the billing cycle, we start with the balance on the last day of your prior billing cycle and subtract any unpaid interest.) Each day, we subtract any new payments and credits, add any new transactions and fees, and make other adjustments. We add up all of the daily balances and divide by the number of days in the billing cycle. We multiply the average daily balance by the monthly periodic rate. Variable rates vary with the market based on the Prime Rate.

CREDIT REPORTING: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit reports. If you think we’ve reported inaccurate information, please write to us at the Customer Service address on your statement.

ANNUAL FEE NOTICE: If your Account has an Annual Fee, it will be charged as according to the Card Agreement. To avoid paying the fee, you must contact us at (877) 825-3242 or give us written notice to close your Account, sent to the address for inquiries shown on the first page of your statement. Your notice must reach us no later than 30-days from when your statement, on which the Annual Fee is imposed, is mailed or delivered. Closed accounts are subject to the Annual Fee as long as an outstanding balance remains on the Account.

IRREGULAR PAYMENTS: Any payment submitted in offer of settlement of a disputed debt, including any item containing a notation such as “paid in full,” and any other item with a restrictive endorsement, must be sent to: Credit One Bank, P.O. Box 95516, Las Vegas, NV 89193-5516. We can accept late payments, partial payments, and checks or other items with restrictive endorsements at any other address without losing any of our rights under this Agreement.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at: Credit One Bank, N.A., P.O. Box 98873, Las Vegas, NV 89193-8873.

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in *writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in *writing* at:

Credit One Bank, N.A., P.O. Box 98873, Las Vegas, NV 89193-8873.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

O1GQ5385 - 4 - 09/17/18

Update your contact information online at www.CreditOneBank.com or fill in your address, telephone, and/or email changes below:

Mailing Address

Address Line 2

City

State

Zip

Primary Phone Number†

Secondary Phone Number†

() -

() -

Email Address* †

@

† I authorize Credit One Bank and its agents to contact me at any phone number I provide at any time (including cellular/wireless telephone services), via a live operator, auto-dialer, prerecorded message, text/SMS message, or email. I understand that this authorization may be revoked by providing Credit One Bank with written notice of revocation.

* We may use your email address to contact you about your Account.

ELECTRONIC CHECK CONVERSION: If you pay by check, you authorize us to use information on the check to make a one-time electronic fund transfer from your Account or to process the payment as a check. If a paper check is returned unpaid, we may re-present the returned check by electronic fund transfer. With an electronic fund transfer, funds may be withdrawn from your Account as soon as the day we receive the check. For more information call the Customer Service number on the front.

C55-00068

SUMMARY OF ACCOUNT ACTIVITY		
Previous Balance		\$489.00
Payments	-	\$345.00
Other Credits	-	\$3.56
Purchases	+	\$0.00
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Fees Charged	+	\$0.00
Interest Charged	+	\$5.60
New Balance		\$146.04
Credit Limit		\$600.00
Available Credit		\$0.00
Statement Closing Date		02/09/24
Days in Billing Cycle		31

QUESTIONS?
Call Customer Service or Report
a Lost or Stolen Credit Card 1-877-825-3242
Outside the U.S. Call 1-702-405-2042

Please send billing inquiries and correspondence to:
P.O. Box 98873, Las Vegas, NV 89193-8873

PAYMENT INFORMATION		
New Balance		\$146.04
Past Due Amount		\$0.00
Amount Due This Period		\$30.00
Minimum Payment Due		\$30.00
Payment Due Date		03/05/24
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$39.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.		
For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on the statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	6 month(s)	\$157.00
If you would like a location for credit counseling services, call 1-866-515-5720. Or you may visit www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111 .		

TRANSACTIONS				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
Payments, Credits, and Adjustments				
P638803SKSH00004N	01/18	01/18	INTERNET PAYMENT LAS VEGAS NV	-345.00
F638800DK000FR035	02/04	02/04	CREDIT ONE REWARD CREDIT CREDIT	-3.56
Fees				
TOTAL FEES FOR THIS PERIOD				0.00
Interest Charged				
	02/09	02/09	Interest Charge on Purchases	5.60
	02/09	02/09	Interest Charge on Cash Advances	0.00
TOTAL INTEREST FOR THIS PERIOD				5.60
2024 Totals Year-to-Date				
Total fees charged in 2024				\$0.00
Total interest charged in 2024				\$15.08

Your account is currently closed.

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	29.24%(v)	\$229.88	\$5.60
Cash Advances	29.24%(v)	\$0.00	\$0.00
STANDARD BALANCE TRANSFER	29.24%(v)	\$0.00	\$0.00
(v) = Variable Rate			

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Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK.

CreditOne
B A N K
P.O. BOX 98873
LAS VEGAS, NV 89193-8873

For address, telephone and email changes, please complete the reverse side.
Or, update your contact information online at www.CreditOneBank.com.

PAY YOUR BILL ONLINE at CreditOneBank.com
Account Number: 3793 650156 17103
New Balance: \$146.04
Minimum Payment Due: \$30.00
Payment Due Date: 03/05/24

AMOUNT ENCLOSED: \$.

CREDIT ONE BANK
PO BOX 60500
CITY OF INDUSTRY CA 91716-0500

POOYAN ASLANI
1609 10TH AVE
BROOKLYN NY 11215-5905

PAYMENTS: You may pay all or part of your Account balance at any time. However, you must pay, by the Payment Due Date, at least the Minimum Payment Due.

CREDITING PAYMENTS: If we receive your mailed check or money order, in U.S. dollars, with your payment coupon, at the address on the payment coupon, by 5:00 p.m. Pacific Time, it will be credited as of the date of receipt; if it is received after that time it will be credited as of the next day. If it is received at a different address or does not include the payment coupon, there may be a delay of up to 5 days in processing your payment. Please do not send cash or foreign currency. Electronic payments made through our website or through our customer service number, and completed by 5 p.m. Pacific Time will be credited as of that day.

HOW TO AVOID PAYING INTEREST ON PURCHASES: Your due date is at least 24 days after the close of each billing cycle. We will not charge you interest on Purchases if you pay the New Balance by the Payment Due Date each month. This is called a grace period on Purchases. If you do not pay the New Balance in full by the due date, you will not get a grace period on Purchases until you pay the New Balance in full for two billing cycle in a row. We will begin charging interest on Cash Advances on the posting date.

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IRREGULAR PAYMENTS: Any payment submitted in offer of settlement of a disputed debt, including any item containing a notation such as “paid in full,” and any other item with a restrictive endorsement, must be sent to: Credit One Bank, P.O. Box 95516, Las Vegas, NV 89193-5516. We can accept late payments, partial payments, and checks or other items with restrictive endorsements at any other address without losing any of our rights under this Agreement.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at: Credit One Bank. N.A., P.O. Box 98873, Las Vegas, NV 89193-8873.

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in *writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

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1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in *writing* at:

Credit One Bank. N.A., P.O. Box 98873, Las Vegas, NV 89193-8873.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

O1GQ5385 - 4 - 09/17/18

Update your contact information online at www.CreditOneBank.com or fill in your address, telephone, and/or email changes below:

Mailing Address

Address Line 2

City

State

Zip

Primary Phone Number†

Secondary Phone Number†

() -

() -

Email Address* †

@

† I authorize Credit One Bank and its agents to contact me at any phone number I provide at any time (including cellular/wireless telephone services), via a live operator, auto-dialer, prerecorded message, text/SMS message, or email. I understand that this authorization may be revoked by providing Credit One Bank with written notice of revocation.

* We may use your email address to contact you about your Account.

ELECTRONIC CHECK CONVERSION: If you pay by check, you authorize us to use information on the check to make a one-time electronic fund transfer from your Account or to process the payment as a check. If a paper check is returned unpaid, we may re-present the returned check by electronic fund transfer. With an electronic fund transfer, funds may be withdrawn from your Account as soon as the day we receive the check. For more information call the Customer Service number on the front.

C55-00068

SUMMARY OF ACCOUNT ACTIVITY		
Previous Balance		\$146.04
Payments	-	\$0.00
Other Credits	-	\$0.00
Purchases	+	\$0.00
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Fees Charged	+	\$30.00
Interest Charged	+	\$3.42
New Balance		\$179.46
Credit Limit		\$600.00
Available Credit		\$0.00
Statement Closing Date		03/09/24
Days in Billing Cycle		29

QUESTIONS?
Call Customer Service or Report
a Lost or Stolen Credit Card 1-877-825-3242
Outside the U.S. Call 1-702-405-2042

Please send billing inquiries and correspondence to:
P.O. Box 98873, Las Vegas, NV 89193-8873

PAYMENT INFORMATION		
New Balance		\$179.46
Past Due Amount		\$30.00
Amount Due This Period		\$60.00
Minimum Payment Due		\$90.00
Payment Due Date		04/05/24
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$39.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.		
For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on the statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	6 month(s)	\$192.00
If you would like a location for credit counseling services, call 1-866-515-5720. Or you may visit www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111 .		

TRANSACTIONS				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
Payments, Credits, and Adjustments				
Fees				
	03/09	03/09	LATE FEE	30.00
			TOTAL FEES FOR THIS PERIOD	30.00
Interest Charged				
	03/09	03/09	Interest Charge on Purchases	3.42
	03/09	03/09	Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	3.42
2024 Totals Year-to-Date				
Total fees charged in 2024				\$30.00
Total interest charged in 2024				\$18.50

MISSING A PAYMENT CAN HAPPEN BUT GETTING ON
TRACK IS EASY PLEASE PAY ONLINE, ON THE MOBILE
APP, BY MAIL, OR CALL (888) 729-6274 SET UP
ALERTS TO REMIND YOU ABOUT PAYMENTS ONLINE OR
ON OUR MOBILE APP

Your account is currently closed.

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	29.24%(v)	\$140.44	\$3.42
Cash Advances	29.24%(v)	\$0.00	\$0.00
STANDARD BALANCE TRANSFER	29.24%(v)	\$0.00	\$0.00
(v) = Variable Rate			

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Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK.

CreditOne
B A N K
P.O. BOX 98873
LAS VEGAS, NV 89193-8873

For address, telephone and email changes,
please complete the reverse side.
Or, update your contact information online
at www.CreditOneBank.com.

PAY YOUR BILL ONLINE at CreditOneBank.com
Account Number: 3793 650156 17103
New Balance: \$179.46
Minimum Payment Due: \$90.00
Payment Due Date: 04/05/24

AMOUNT ENCLOSED: \$.

CREDIT ONE BANK
PO BOX 60500
CITY OF INDUSTRY CA 91716-0500

POOYAN ASLANI
1609 10TH AVE
BROOKLYN NY 11215-5905

PAYMENTS: You may pay all or part of your Account balance at any time. However, you must pay, by the Payment Due Date, at least the Minimum Payment Due.

CREDITING PAYMENTS: If we receive your mailed check or money order, in U.S. dollars, with your payment coupon, at the address on the payment coupon, by 5:00 p.m. Pacific Time, it will be credited as of the date of receipt; if it is received after that time it will be credited as of the next day. If it is received at a different address or does not include the payment coupon, there may be a delay of up to 5 days in processing your payment. Please do not send cash or foreign currency. Electronic payments made through our website or through our customer service number, and completed by 5 p.m. Pacific Time will be credited as of that day.

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- *Dollar amount:* The dollar amount of the suspected error.
- *Description of problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

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1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in *writing* at:

Credit One Bank. N.A., P.O. Box 98873, Las Vegas, NV 89193-8873.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

O1GQ5385 - 4 - 09/17/18

Update your contact information online at www.CreditOneBank.com or fill in your address, telephone, and/or email changes below:

Mailing Address

Address Line 2

City

State

Zip

Primary Phone Number†

Secondary Phone Number†

() -

() -

Email Address* †

@

† I authorize Credit One Bank and its agents to contact me at any phone number I provide at any time (including cellular/wireless telephone services), via a live operator, auto-dialer, prerecorded message, text/SMS message, or email. I understand that this authorization may be revoked by providing Credit One Bank with written notice of revocation.

* We may use your email address to contact you about your Account.

ELECTRONIC CHECK CONVERSION: If you pay by check, you authorize us to use information on the check to make a one-time electronic fund transfer from your Account or to process the payment as a check. If a paper check is returned unpaid, we may re-present the returned check by electronic fund transfer. With an electronic fund transfer, funds may be withdrawn from your Account as soon as the day we receive the check. For more information call the Customer Service number on the front.

C55-00068

SUMMARY OF ACCOUNT ACTIVITY			PAYMENT INFORMATION		
Previous Balance		\$179.46	New Balance		\$222.61
Payments	-	\$0.00	Past Due Amount		\$60.00
Other Credits	-	\$0.00	Amount Due This Period		\$69.00
Purchases	+	\$0.00	Minimum Payment Due		\$129.00
Balance Transfers	+	\$0.00	Payment Due Date		05/05/24
Cash Advances	+	\$0.00	Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$39.		
Fees Charged	+	\$39.00			
Interest Charged	+	\$4.15	Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.		
New Balance		\$222.61			
Credit Limit		\$600.00	For example:		
Available Credit		\$0.00			
Statement Closing Date		04/09/24	If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on the statement in about...	And you will end up paying an estimated total of...
Days in Billing Cycle		31	Only the minimum payment	6 month(s)	\$238.00
QUESTIONS? Call Customer Service or Report a Lost or Stolen Credit Card 1-877-825-3242 Outside the U.S. Call 1-702-405-2042 Please send billing inquiries and correspondence to: P.O. Box 98873, Las Vegas, NV 89193-8873			If you would like a location for credit counseling services, call 1-866-515-5720. Or you may visit www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111 .		

TRANSACTIONS				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
Payments, Credits, and Adjustments				
Fees				
	04/09	04/09	LATE FEE	39.00
TOTAL FEES FOR THIS PERIOD				39.00
Interest Charged				
	04/09	04/09	Interest Charge on Purchases	4.15
	04/09	04/09	Interest Charge on Cash Advances	0.00
TOTAL INTEREST FOR THIS PERIOD				4.15
2024 Totals Year-to-Date				
Total fees charged in 2024			\$69.00	
Total interest charged in 2024			\$22.65	

YOUR ACCOUNT IS SUSPENDED AND PAST DUE BUT
THERE IS STILL TIME TO GET CAUGHT UP. PLEASE
MAKE A PAYMENT ONLINE, WITH THE MOBILE APP, BY
MAIL, OR CALL US AT (888) 729-6274 TO DISCUSS
YOUR OPTIONS.

Your account is currently closed.

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	29.24%(v)	\$170.44	\$4.15
Cash Advances	29.24%(v)	\$0.00	\$0.00
STANDARD BALANCE TRANSFER	29.24%(v)	\$0.00	\$0.00
(v) = Variable Rate			

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Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK.

CreditOne
BANK
P.O. BOX 98873
LAS VEGAS, NV 89193-8873

For address, telephone and email changes,
please complete the reverse side.
Or, update your contact information online
at www.CreditOneBank.com.

PAY YOUR BILL ONLINE at CreditOneBank.com
Account Number: 3793 650156 17103
New Balance: \$222.61
Minimum Payment Due: \$129.00
Payment Due Date: 05/05/24

AMOUNT ENCLOSED: \$.

CREDIT ONE BANK
PO BOX 60500
CITY OF INDUSTRY CA 91716-0500

POOYAN ASLANI
1609 10TH AVE
BROOKLYN NY 11215-5905

PAYMENTS: You may pay all or part of your Account balance at any time. However, you must pay, by the Payment Due Date, at least the Minimum Payment Due.

CREDITING PAYMENTS: If we receive your mailed check or money order, in U.S. dollars, with your payment coupon, at the address on the payment coupon, by 5:00 p.m. Pacific Time, it will be credited as of the date of receipt; if it is received after that time it will be credited as of the next day. If it is received at a different address or does not include the payment coupon, there may be a delay of up to 5 days in processing your payment. Please do not send cash or foreign currency. Electronic payments made through our website or through our customer service number, and completed by 5 p.m. Pacific Time will be credited as of that day.

HOW TO AVOID PAYING INTEREST ON PURCHASES: Your due date is at least 24 days after the close of each billing cycle. We will not charge you interest on Purchases if you pay the New Balance by the Payment Due Date each month. This is called a grace period on Purchases. If you do not pay the New Balance in full by the due date, you will not get a grace period on Purchases until you pay the New Balance in full for two billing cycle in a row. We will begin charging interest on Cash Advances on the posting date.

HOW WE CALCULATE INTEREST: We calculate it separately for each balance shown in the Interest Charge Calculation box. We use the “**average daily balance method (including new purchases)**.” To get an average daily balance, we start with the balance from the prior day. (For the first day of the billing cycle, we start with the balance on the last day of your prior billing cycle and subtract any unpaid interest.) Each day, we subtract any new payments and credits, add any new transactions and fees, and make other adjustments. We add up all of the daily balances and divide by the number of days in the billing cycle. We multiply the average daily balance by the monthly periodic rate. Variable rates vary with the market based on the Prime Rate.

CREDIT REPORTING: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit reports. If you think we’ve reported inaccurate information, please write to us at the Customer Service address on your statement.

ANNUAL FEE NOTICE: If your Account has an Annual Fee, it will be charged as according to the Card Agreement. To avoid paying the fee, you must contact us at (877) 825-3242 or give us written notice to close your Account, sent to the address for inquiries shown on the first page of your statement. Your notice must reach us no later than 30-days from when your statement, on which the Annual Fee is imposed, is mailed or delivered. Closed accounts are subject to the Annual Fee as long as an outstanding balance remains on the Account.

IRREGULAR PAYMENTS: Any payment submitted in offer of settlement of a disputed debt, including any item containing a notation such as “paid in full,” and any other item with a restrictive endorsement, must be sent to: Credit One Bank, P.O. Box 95516, Las Vegas, NV 89193-5516. We can accept late payments, partial payments, and checks or other items with restrictive endorsements at any other address without losing any of our rights under this Agreement.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at: Credit One Bank, N.A., P.O. Box 98873, Las Vegas, NV 89193-8873.

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in *writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in *writing* at:

Credit One Bank, N.A., P.O. Box 98873, Las Vegas, NV 89193-8873.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

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Update your contact information online at www.CreditOneBank.com or fill in your address, telephone, and/or email changes below:

Mailing Address

Address Line 2

City

State

Zip

Primary Phone Number†

Secondary Phone Number†

() -

() -

Email Address* †

@

† I authorize Credit One Bank and its agents to contact me at any phone number I provide at any time (including cellular/wireless telephone services), via a live operator, auto-dialer, prerecorded message, text/SMS message, or email. I understand that this authorization may be revoked by providing Credit One Bank with written notice of revocation.

* We may use your email address to contact you about your Account.

ELECTRONIC CHECK CONVERSION: If you pay by check, you authorize us to use information on the check to make a one-time electronic fund transfer from your Account or to process the payment as a check. If a paper check is returned unpaid, we may re-present the returned check by electronic fund transfer. With an electronic fund transfer, funds may be withdrawn from your Account as soon as the day we receive the check. For more information call the Customer Service number on the front.

C55-00068

SUMMARY OF ACCOUNT ACTIVITY		
Previous Balance		\$222.61
Payments	-	\$0.00
Other Credits	-	\$0.00
Purchases	+	\$0.00
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Fees Charged	+	\$39.00
Interest Charged	+	\$5.10
New Balance		\$266.71
Credit Limit		\$600.00
Available Credit		\$0.00
Statement Closing Date		05/09/24
Days in Billing Cycle		30

QUESTIONS?
Call Customer Service or Report
a Lost or Stolen Credit Card 1-877-825-3242
Outside the U.S. Call 1-702-405-2042

Please send billing inquiries and correspondence to:
P.O. Box 98873, Las Vegas, NV 89193-8873

PAYMENT INFORMATION		
New Balance		\$266.71
Past Due Amount		\$90.00
Amount Due This Period		\$69.00
Minimum Payment Due		\$159.00
Payment Due Date		06/05/24
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$39.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.		
For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on the statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	7 month(s)	\$285.00
If you would like a location for credit counseling services, call 1-866-515-5720. Or you may visit www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111 .		

TRANSACTIONS				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
Payments, Credits, and Adjustments				
Fees				
	05/09	05/09	LATE FEE	39.00
			TOTAL FEES FOR THIS PERIOD	39.00
Interest Charged				
	05/09	05/09	Interest Charge on Purchases	5.10
	05/09	05/09	Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	5.10
2024 Totals Year-to-Date				
Total fees charged in 2024			\$108.00	
Total interest charged in 2024			\$27.75	

YOUR ACCOUNT IS PAST DUE AND HAS BEEN SUSPENDED
BUT WE WANT TO HELP. GIVE US A CALL TO DISCUSS
YOUR PAYMENT OPTIONS AT (888) 729-6274 OR MAKE
YOUR MINIMUM PAYMENT ONLINE, ON THE MOBILE APP,
OR BY MAIL.

Your account is currently closed.

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	29.24%(v)	\$209.44	\$5.10
Cash Advances	29.24%(v)	\$0.00	\$0.00
STANDARD BALANCE TRANSFER	29.24%(v)	\$0.00	\$0.00
(v) = Variable Rate			

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CreditOne
BANK
P.O. BOX 98873
LAS VEGAS, NV 89193-8873

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Account Number: 3793 650156 17103
New Balance: \$266.71
Minimum Payment Due: \$159.00
Payment Due Date: 06/05/24

For address, telephone and email changes,
please complete the reverse side.
Or, update your contact information online
at www.CreditOneBank.com.

AMOUNT ENCLOSED: \$.

CREDIT ONE BANK
PO BOX 60500
CITY OF INDUSTRY CA 91716-0500

POOYAN ASLANI
1609 10TH AVE
BROOKLYN NY 11215-5905

PAYMENTS: You may pay all or part of your Account balance at any time. However, you must pay, by the Payment Due Date, at least the Minimum Payment Due.

CREDITING PAYMENTS: If we receive your mailed check or money order, in U.S. dollars, with your payment coupon, at the address on the payment coupon, by 5:00 p.m. Pacific Time, it will be credited as of the date of receipt; if it is received after that time it will be credited as of the next day. If it is received at a different address or does not include the payment coupon, there may be a delay of up to 5 days in processing your payment. Please do not send cash or foreign currency. Electronic payments made through our website or through our customer service number, and completed by 5 p.m. Pacific Time will be credited as of that day.

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IRREGULAR PAYMENTS: Any payment submitted in offer of settlement of a disputed debt, including any item containing a notation such as “paid in full,” and any other item with a restrictive endorsement, must be sent to: Credit One Bank, P.O. Box 95516, Las Vegas, NV 89193-5516. We can accept late payments, partial payments, and checks or other items with restrictive endorsements at any other address without losing any of our rights under this Agreement.

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- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

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- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

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1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in *writing* at:

Credit One Bank. N.A., P.O. Box 98873, Las Vegas, NV 89193-8873.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

O1GQ5385 - 4 - 09/17/18

Update your contact information online at www.CreditOneBank.com or fill in your address, telephone, and/or email changes below:

Mailing Address

Address Line 2

City

State

Zip

Primary Phone Number†

Secondary Phone Number†

() -

() -

Email Address* †

@

† I authorize Credit One Bank and its agents to contact me at any phone number I provide at any time (including cellular/wireless telephone services), via a live operator, auto-dialer, prerecorded message, text/SMS message, or email. I understand that this authorization may be revoked by providing Credit One Bank with written notice of revocation.

* We may use your email address to contact you about your Account.

ELECTRONIC CHECK CONVERSION: If you pay by check, you authorize us to use information on the check to make a one-time electronic fund transfer from your Account or to process the payment as a check. If a paper check is returned unpaid, we may re-present the returned check by electronic fund transfer. With an electronic fund transfer, funds may be withdrawn from your Account as soon as the day we receive the check. For more information call the Customer Service number on the front.

C55-00068

****EXHIBIT B****

**Correspondence with New York State Attorney
General**

Pooyan Aslani
935 President Street
Brooklyn, NY 11215
Pooyanpoly@gmail.com
(212) 545-9320
July 15, 2024

Office of the Attorney General
The Capitol
Albany, NY 12224-0341

Subject: Dispute of Membership and Late Fees on Closed Credit One Bank Account

Dear Attorney General,

I am writing to seek assistance in resolving a dispute with Credit One Bank regarding membership fees and late fees that have been charged to my closed Credit One American Express credit card account. Despite my efforts to settle the outstanding balance and cancel my membership, the charges have persisted and negatively impacted my credit score.

Summary of Charges, Fees, and Payments:

1. November 2023 Statement:

- **Charges:** \$95 annual fee on November 9, 2023.
- **Balance:** \$95.00

2. December 2023 Statement:

- **Charges:** \$459.13 in purchases, \$29 late fee on December 9, 2023.
- **Total Fees:** \$29.00
- **Balance:** \$586.42

3. January 2024 Statement:

- **Charges:** \$356.19 in purchases.
- **Payment:** \$462.00 on December 21, 2023.
- **Charges:** \$9.48 interest.
- **Balance:** \$489.00

4. February 2024 Statement:

- **Payment:** \$345.00 on January 18, 2024.
- **Credits:** \$3.56 credit on February 4, 2024.
- **Charges:** \$5.60 interest on February 9, 2024.
- **Balance:** \$146.04

5. March 2024 Statement:

- **Charges:** \$30.00 late fee on March 9, 2024, \$3.42 interest.
- **Total Fees:** \$30.00
- **Balance:** \$179.46

6. April 2024 Statement:

- **Charges:** \$39.00 late fee on April 9, 2024, \$4.15 interest.
- **Total Fees:** \$39.00
- **Balance:** \$222.61

7. May 2024 Statement:

- **Charges:** \$39.00 late fee on May 9, 2024, \$5.10 interest.
- **Total Fees:** \$39.00
- **Balance:** \$266.71

Request for Resolution:

I request that the New York State Attorney General's Office:

1. Investigate the practices of Credit One Bank concerning the continued application of fees and charges to a closed account.
2. Assist in ensuring the removal of all improperly charged fees and interest from my account.
3. Help rectify any negative impact on my credit score caused by these erroneous charges.

Enclosed are copies of my previous communications, credit card statements, and payment records. If you require any further information or documentation, please do not hesitate to contact me.

Thank you for your prompt attention to this matter.

Sincerely,

Pooyan Aslani



STATE OF NEW YORK
OFFICE OF THE ATTORNEY GENERAL

LETITIA JAMES
ATTORNEY GENERAL

DIVISION OF ECONOMIC JUSTICE
BUREAU OF CONSUMER FRAUDS AND PROTECTION

July 30, 2024

Pooyan Aslani
935 President St
Brooklyn, NY 11215-1603

Re: Our File Number: 24-043204-M1
Subject: Credit One Bank, N.A.

Dear Pooyan Aslani:

We have received a response to your complaint. Despite our efforts, the company has refused to make any refund or other adjustment.

I regret that we cannot assist you further. In the case of individual complaints, our role is limited to that of mediator. Mediation is a voluntary procedure and we are not empowered to make judgments of fact. Therefore, we cannot force a settlement. Only a court may determine what rights you have in this matter.

Small Claims Courts are the most convenient forums in which to file suit. In New York State, you may sue in Small Claims Court for up to \$10,000 in New York City, \$5,000 in Nassau County, Western Suffolk County, and City Courts (excluding NYC), and \$3,000 in Eastern Suffolk County, Town Courts, and Village Courts, exclusive of interest and court costs. Furthermore, in New York State you must file a small claims suit in the county where the defendant resides, is employed or has an office. An attorney may represent you but is not required.

Contact your local Small Claims Court for further information and, in New York State, for a booklet explaining how to use the court. In addition, the New York Public Interest Research Group (NYPIRG) provides guidance on how to use the Small Claims Courts throughout New York State. For information, visit their website at <http://www.nypirg.org/consumer/smallclaims>.

If you have not already done so, you may wish to discuss this matter with a private attorney. In the event you need a referral, I suggest you contact your county bar association or, in the alternative, the New York State Bar Association's Lawyer Referral Service at 1-800-342-3661. Typically, initial consultations are relatively inexpensive and do not commit you to further representation. This office cannot represent individual consumers in court or give individual legal advice.

I regret that our efforts have not led to a resolution of your complaint. We will keep a record for future reference.

Very truly yours,

Ronald Furan

Ronald Furan
Bureau of Consumer Frauds and Protection

Enclosure

THE CAPITOL BLDG, ALBANY, NY 12224 | PHONE (518) 776-2307 | [HTTP://WWW.AG.NY.GOV](http://www.ag.ny.gov)